

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3043	Appln. No.	09/812,831
Applicant	Scott BASS		
Filing Date	March 21, 2001	Group:	2163 3624

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
<i>JS</i>	6,298,335 B1	10/02/01	Bernstein	705	40	11/18/1998

FOREIGN PATENT DOCUMENTS

	Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JS</i>	International Search Report dated February 25, 2003 for PCT/US02/08428.
	U.S. Patent Appln. Publn. No. 2002/0059139 A1 published May 16, 2002.
	U.S. Patent Appln. Publn. No. 2002/0077972 A1 published June 20, 2002.
	Piumelli, Frederick A., "Automating Collections", <i>Business Credit</i> , New York, February 2001.
<i>JS</i>	Hill Jr., Sidney, "Are Online Collections for Real?", <i>Collections and Credit Risk</i> , New York, July 1999.

Examiner	<i>JS</i>	Date Considered	03/14/06
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
Form PTO 1449		Patent and Trademark Office - U.S. Department of Commerce	